

**Exam. Code : 110101**

**Subject Code: 2673**

**Bachelor of Vocation (Banking and Financial Services)**

**1st Semester**

**PRINCIPLES AND PRACTICES OF BANKING**

**Paper—BVC-104**

Time Allowed—3 Hours] [Maximum Marks—50

**Note :—** Attempt any **FIVE** questions selecting at least **ONE** question from each section. Each question carries **10** marks.

**SECTION—A**

1. Explain the cash reserve ratio and statutory liquid ratio ? Explain their relevance to the commercial banks and to the economy.
2. What do you understand by licensing of banks in India ? Why is licensing of banks required ? Explain the important provisions of licensing of banks.

**SECTION—B**

3. Highlight the salient features of Narsimham Committee Report Part I and Part II regarding liberalisation of banking sector in India.
4. “Bank for International Settlements (BIS) promotes global monetary and financial stability through international cooperation.” Explain the statement.

**SECTION—C**

5. What are bank deposits ? Discuss the features and advantages of different kinds of deposits.
6. Highlight the relevant procedures and laws of Anti Money Laundering.

**SECTION—D**

7. What do you understand by the terms mortgage and assignment ? Explain the features and provisions of both using suitable hypothetical examples.
8. Discuss the duties and responsibilities of paying and collecting banker.